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?show files;ds
File 347: JAP10 Nov 1976-2004/Apr (Updated 040802)
         (c) 2004 JPO & JAPIO
File 348: EUROPEAN PATENTS 1978-2004/Aug W02
         (c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040805,UT=20040729
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         (c) 2004 The New York Times
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         (c) 2004 Info. Sources Inc
       5:Biosis Previews(R) 1969-2004/Aug W2
File
         (c) 2004 BIOSIS
     73:EMBASE 1974-2004/Aug W2
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File 155:MEDLINE(R) 1951-2004/Aug W2
         (c) format only 2004 The Dialog Corp.
      34:SciSearch(R) Cited Ref Sci 1990-2004/Aug W2
File
         (c) 2004 Inst for Sci Info
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
         (c) 1998 Inst for Sci Info
File 169: Insurance Periodicals 1984-1999/Nov 15
         (c) 1999 NILS Publishing Co.
       9:Business & Industry(R) Jul/1994-2004/Aug 12
File
         (c) 2004 The Gale Group
     15:ABI/Inform(R) 1971-2004/Aug 13
File
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     16:Gale Group PROMT(R) 1990-2004/Aug 13
File
         (c) 2004 The Gale Group
File 20:Dialog Global Reporter 1997-2004/Aug 13
         (c) 2004 The Dialog Corp.
File 148:Gale Group Trade & Industry DB 1976-2004/Aug 13
         (c) 2004 The Gale Group
File 160: Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275: Gale Group Computer DB(TM) 1983-2004/Aug 13
         (c) 2004 The Gale Group
File 476: Financial Times Fulltext 1982-2004/Aug 13
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1. a = 31

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File 610: Business Wire 1999-2004/Aug 13
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File 613:PR Newswire 1999-2004/Aug 13
         (c) 2004 PR Newswire Association Inc
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         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
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         (c) 2004 Mass. Med. Soc.
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         (c) 2004 American Banker
File 637: Journal of Commerce 1986-2004/Aug 10
         (c) 2004 Commonwealth Bus. Media
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S5	0	S4 FROM 347,348,349,350,37	71
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s7	9	S6 NOT PD=20000902:2004093	30
S8	3	RD (unique items)	

8/3,K/1 (Item 1 from file: 5)
DIALOG(R)File 5:Biosis Previews(R)
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0001837584 BIOSIS NO.: 197661003723

A NEW METHOD FOR DETERMINATION OF URINARY TRYPTOPHAN METABOLITES IN BLADDER CARCINOMA

AUTHOR: ROMAS N A; IONASCU L; SHOLEM S ; IONESCU G; VEENEMA R J

JOURNAL: Journal of Urology 114 (2): p223-225 1975

ISSN: 0022-5347

DOCUMENT TYPE: Article RECORD TYPE: Citation LANGUAGE: Unspecified

... AUTHOR: SHOLEM S

8/3,K/2 (Item 1 from file: 73)

DIALOG(R) File 73: EMBASE

(c) 2004 Elsevier Science B.V. All rts. reserv.

00366912 EMBASE No: 1975139287

Management of the urethral diverticulum in women: a modified operative technique

Sholem S.L.; Wechsler M.; Roberts M.

Squier Urol. Clin.Columbia Presbyterian Med. Cent.New YorkN.Y. United

States

Journal of Urology (J. UROL.) 1974, 112/4 (485-486)

CODEN: JOURA

DOCUMENT TYPE: Journal LANGUAGE: ENGLISH

Sholem S.L.; Wechsler M.; Roberts M.

8/3,K/3 (Item 1 from file: 155)

DIALOG(R) File 155: MEDLINE(R)

(c) format only 2004 The Dialog Corp. All rts. reserv.

03790472 PMID: 4830890

Further experience with loop cutaneous ureterostomy to save badly damaged kidneys.

Sholem S L ; Lattimer J K; Uson A C

Journal of urology (UNITED STATES) Jun 1974, 111 (6) p827-9, ISSN

0022-5347 Journal Code: 0376374 Document type: Journal Article

Languages: ENGLISH

Main Citation Owner: NLM Record type: Completed

Sholem S L ; Lattimer J K; Uson A C

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?show files;ds
File 347: JAP10 Nov 1976-2004/Apr (Updated 040802)
         (c) 2004 JPO & JAPIO
File 350: Derwent WPIX 1963-2004/UD, UM & UP=200451
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File 371: French Patents 1961-2002/BOPI 200209
         (c) 2002 INPI. All rts. reserv.
                Description
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                IDPAT (primary/non-duplicate records only)
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28/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX

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014929065 **Image available**

WPI Acc No: 2002-749774/200281

Related WPI Acc No: 2002-105735; 2002-257094; 2002-257121; 2003-028628

XRPX Acc No: N02-590452

Medical information searching method for physician reference and diagnosis, insurance policy claims adjusting, involves de-identifying then transmitting response to request in response to query

Patent Assignee: DICK R S (DICK-I)

Inventor: DICK R S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20020111833 A1 20020815 US 2000596810 A 20000619 200281 B
US 200257337 A 20020123

Priority Applications (No Type Date): US 200257337 A 20020123; US 2000596810 A 20000619

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20020111833 A1 11 G06F-017/60 CIP of application US 2000596810
Abstract (Basic):

- medical, pharmaceutical information relating to physical and mental health diagnoses and remedies such as physician patient records, clinical information records and prescription drug records and clinical information including laboratory testing, ambulatory, home health and long-term care among other...
- ...information for physician reference and diagnosis, medical research, medical training, underwriting and claims adjusting of insurance policies related to life, health, disability, income, long-term care, casualty and re- insurance for healthy care providers and professionals, insurance agencies, emergency medical technicians, medical information repository such as pharmacy benefit managers (PBMs), pharmacies and...

28/3,K/5 (Item 5 from file: 350) DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014743335 **Image available**
WPI Acc No: 2002-564040/200260

Financial service system using internet

Patent Assignee: IMONICS INC (IMON-N)

Inventor: KIM J H; OH S H; PARK J C; PARK Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2002016155 A 20020304 KR 200049315 A 20000824 200260 B

Priority Applications (No Type Date): KR 200049315 A 20000824

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002016155 A 1 G06F-017/60

Abstract (Basic):

... server(2) operated by a service provider having a real account in a bank, many **clients** (4) provided to the individuals registered as members, and a user database(10) operated by...

...and stored with the personal information of the members and the

information including a transaction history. The members deposit money in the joint savings account. The total money is operated by cooperative buying, investment in stocks or mutual funds via the joint account managing server. The **profits** and shares of financial operation are distributed to the members. The joint account managing server...

...such on-line and off-line services as a consultation on cooperative investment, accounts, group **insurance**, a message for personal relations among members, and an event...

28/3,K/10 (Item 10 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

013778038 **Image available** WPI Acc No: 2001-262249/200127

XRPX Acc No: N01-187603

Accounting assisting program for dentistry hospital, maintains income, expenditure in separate tables and displays the computed total income, expenditure and balance for each year

Patent Assignee: NIWA T (NIWA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2001052059 A 20010223 JP 99224147 A 19990806 200127 B

Priority Applications (No Type Date): JP 99224147 A 19990806

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2001052059 A 6 G06F-017/60

Abstract (Basic):

The patient 's name, treatment expense classified according to type of insurance, are input into treatment expense input table (1). Total income and expenditure are input into income and expenditure input tables (2,3) respectively. The recording tables record income and expenditure of each day for a year. The sum total income, expenditure and balance for each year is computed and displayed.

28/3,K/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013484161 **Image available**

WPI Acc No: 2000-656104/200063

XRPX Acc No: N00-486406

Medical management system connected to Internet, has logic units to enter preset information and to produce documentation on patient encounter customized to insurer requirements of patient 's insurance coverage

Patent Assignee: WEITZ D J (WEIT-I); WEITZ S R (WEIT-I)

Inventor: WEITZ D J; WEITZ S R

Number of Countries: 090 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week 200063 B WO 200057264 A1 20000928 WO 2000US7773 Α 20000322 20001009 AU 200040243 Α 20000322 200103 AU 200040243

Priority Applications (No Type Date): US 99406992 A 19990928; US 99125428 P 19990322

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

- WO 200057264 A1 E 98 G06F-003/00

 Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

 AU 200040243 A G06F-003/00 Based on patent WO 200057264
- ... connected to Internet, has logic units to enter preset information and to produce documentation on patient encounter customized to insurer requirements of patient 's insurance coverage

Abstract (Basic):

- Database of insurer requirements has information on pre-certification patient co-payments, payment schedules, and codes for diagnoses and procedures. Logic units enter information about patient encounter, information identifying patient 's insurance coverage and for producing documentation regarding patient encounter customized to the insurer requirement of patient 's insurance coverage respectively.
- The logic for entering patient information is adapted to receive patient information selected from group containing background patient information, insurer information, present illness history, past medical history, social history, family history, medications, allergies, physical examination, and diagnostic studies. An INDEPENDENT CLAIM is also included for automated...
- ...Medical management system connected to Internet for facilitating entry of patient data and management of medical practice by health care providers...
- ...By monitoring billing outcomes, it is possible to detect changes in insurer reimbursement practices and modify the system's billing documentation to improve health care provider reimbursement outcomes. Use of the management system by the health providers, provides valuable feedback data for continuously improving the performance of system. The system is periodically updated in response to changes in reimbursement requirements by various insurers, and this central updating of the system reduces number of denied reimbursement requests due to...
- ...from the higher percentage of imbursed services and substantially lower frequency of reimbursement denials. The patients can enter data into system by themselves when they are outside the health care provider's office by accessing the system over the Internet, this reduces amount of time the patient has to spend in waiting room and reduces workload of health care provider staff...
- ... The figure shows example of algorithm for determining **possible** diagnoses...
- ... Title Terms: PATIENT ;

28/3,K/16 (Item 16 from file: 347) DIALOG(R)File 347:JAPIO (c) 2004 JPO & JAPIO. All rts. reserv.

06490745 **Image available**
MEDICAL FEE COLLECTING AMOUNT CALCULATING DEVICE

PUB. NO.: 2000-076326 [JP 2000076326 A] PUBLISHED: March 14, 2000 (20000314)

PUBLISHED: March 14, 2000 INVENTOR(s): ITOU YACHIYO

APPLICANT(s): SANYO ELECTRIC CO LTD

APPL. NO.: 10-246090 [JP 98246090] FILED: August 31, 1998 (19980831)

ABSTRACT

... SOLVED: To speedily calculate an amount to be collected by executing processing for calculating a **patient** 's paying amount on a day of coming to a hospital based on the paying contents of a medical service system which a **patient** belongs to and a time of collecting at a receptionist counter in order from the medical service system of higher **priority**.

SOLUTION: This device is formed of a control part 10 executing processing according to a...

... a display 14, etc., displaying kinds of information. In constitution like this, the medical treatment record of the day of a patient file is read to gain a corresponding insurance point from an insurance point database. Next, a medical system registered in the patient file is read to decide a priority order in the read medical system based on the priority between respective read medical systems. Processing of calculating the patient paying amount in the order of this priority order to calculate the patient paying amount in the case of applying a medical system whose read priority order is the lowest.

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28/3,K/17 (Item 17 from file: 347)

DIALOG(R) File 347: JAPIO

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05667560 **Image available**

MANAGING METHOD FOR INSURANCE INFORMATION IN COMPUTER FOR MEDICAL EXPENSE CALCULATION WORK

PUB. NO.: 09-282360 [JP 9282360 A] PUBLISHED: October 31, 1997 (19971031)

INVENTOR(s): TAKAHASHI YUICHI

FUJISHIGE NOBUYUKI MANDA MASAMITSU YOSHITSURU HIROBUMI

APPLICANT(s): SANYO ELECTRIC CO LTD [000188] (A Japanese Company or

Corporation), JP (Japan)

APPL. NO.: 08-089543 [JP 9689543] FILED: April 11, 1996 (19960411)

ABSTRACT

... medical expense calculation work has a magnetic storage device 5, in which there are a patient headstone file 8 containing the insurance information for every patient and a patient clinical consultation file 9 containing medical treatments for the patients together with date and time data. When there is alteration of the insurance information, the patient headstone file 8 has two pieces of insurance information before and after the alteration period. To issue a medical return detailed statement, data and time data on each treatment are read out, it is judged whether the data and time are before and after the alteration, and one adequate insurance information between two pieces is selected and used.

(Item 1 from file: 350) 28/AN,AZ,TI/1 DIALOG(R) File 350:(c) 2004 Thomson Derwent. All rts. reserv.

016289831

Patient positioning system for use in vascular application e.g. emergency situation, venous access, and carbon dioxide studies, has longitudinal subsystem for moving patient positioning surface in longitudinal direction

Local Applications (No Type Date): US 200265866 A 20021126; JP 2003393335 A 20031125; DE 12003052646 A 20031111

Priority Applications (No Type Date): US 200265866 A 20021126

(Item 2 from file: 350) 28/AN,AZ,TI/2 DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015006756

Standard transportation excellent maintenance solution providing system for transportation industries, executes prescribed function corresponding to character range updating function to generate solution to defined problem

Local Applications (No Type Date): US 2001268572 P 20010215; US 200296575 A 20020314

Priority Applications (No Type Date): US 2001268572 P 20010215; US 200296575 A 20020314

(Item 3 from file: 350) 28/AN, AZ, TI/3 DIALOG(R) File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014929065

Medical information searching method for physician reference and diagnosis, insurance policy claims adjusting, involves de-identifying then transmitting response to request in response to query

Local Applications (No Type Date): US 2000596810 A 20000619; US 200257337 A 20020123

Priority Applications (No Type Date): US 200257337 A 20020123; US 2000596810 A 20000619

28/AN,AZ,TI/4 (Item 4 from file: 350) DIALOG(R) File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014837332

Demand-based trading method through Internet, involves allocating equal payment to each state in response to identification of state occurred on fulfillment of all criteria and total and relative number of value units

Local Applications (No Type Date): WO 2002US7480 A 20020311; EP 2002753612 A 20020311; WO 2002US7480 A 20020311; KR 2003711995 A 20030915; AU 2002306697 A 20020311

Priority Applications (No Type Date): US 2001809025 A 20010316

(Item 5 from file: 350) 28/AN,AZ,TI/5 DIALOG(R) File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014743335

Financial service system using internet Local Applications (No Type Date): KR 200049315 A 20000824 Priority Applications (No Type Date): KR 200049315 A 20000824

(Item 6 from file: 350) 28/AN,AZ,TI/6 DIALOG(R) File 350:(c) 2004 Thomson Derwent. All rts. reserv. 014375123

Evaluating /improving/optimizing the treatment of chronic illness and conditions in humans and animals comprises using data obtained from individual randomized, crossover, parallel, open-label, single- or double-blind studies

Local Applications (No Type Date): WO 2001US17700 A 20010601; US 2000218994 P 20000717; US 2001872506 A 20010601; US 2001872430 A 20010601; AU 200175095 A 20010601

Priority Applications (No Type Date): US 2000218994 P 20000717; US 2001872506 A 20010601; US 2001872430 A 20010601

28/AN,AZ,TI/7 (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014334070

Recording a cell sample data for diagnosis of cell characteristics including immunophenotype, DNA ploidy such as those related to cancer, by using a laser scanning cytometer with a digital camera

Local Applications (No Type Date): WO 2001US21141 A 20010703; AU 200171794 A 20010703; US 2000610042 A 20000705 Priority Applications (No Type Date): US 2000610042 A 20000705

28/AN,AZ,TI/8 (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014283658

Managing on-line mart at off-line
Local Applications (No Type Date): KR 200134051 A 20010612
Priority Applications (No Type Date): KR 200134051 A 20010612

28/AN,AZ,TI/9 (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013851554

Tissue depository for repairing damaged tissue, comprises a number of samples comprising different tissues for same or different people, stored in a cryogenic storage container

Local Applications (No Type Date): WO 2000IL713 A 20001102; AU 200111731 A 20001102

Priority Applications (No Type Date): IL 132731 A 19991103

28/AN,AZ,TI/10 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013778038

Accounting assisting program for dentistry hospital, maintains income, expenditure in separate tables and displays the computed total income, expenditure and balance for each year

Local Applications (No Type Date): JP 99224147 A 19990806 Priority Applications (No Type Date): JP 99224147 A 19990806

28/AN,AZ,TI/11 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013484161

Medical management system connected to Internet, has logic units to enter preset information and to produce documentation on patient encounter customized to insurer requirements of patient 's insurance coverage

Local Applications (No Type Date): WO 2000US7773 A 20000322; AU 200040243 A 20000322 Priority Applications (No Type Date): US 99406992 A 19990928; US 99125428 P

19990322

(Item 12 from file: 350) 28/AN,AZ,TI/12 DIALOG(R) File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012977933

Diagnostic assay for determining hepatocellular injury in a human patient caused by e.g. allograft rejection in a liver transplant recipient comprises measuring the amount of fructose-1,6-bisphosphatase in serum

Local Applications (No Type Date): GB 9818569 A 19980827; WO 99EP6216 A 19990825; EP 99968249 A 19990825; WO 99EP6216 A 19990825; WO 99EP6216 A 19990825; JP 2000567736 A 19990825; GB 9818569 A 19980827 Priority Applications (No Type Date): GB 9818569 A 19980827

(Item 13 from file: 350) 28/AN,AZ,TI/13 DIALOG(R) File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012944111

Computer implemented retirement planning graphical report generation

Local Applications (No Type Date): US 96709914 A 19960909 Priority Applications (No Type Date): US 96709914 A 19960909

(Item 14 from file: 347) 28/AN,AZ,TI/14 DIALOG(R) File 347: (c) 2004 JPO & JAPIO. All rts. reserv.

07139340

METHOD FOR TRANSACTION OF INTERNET CULTURAL PUBLICALLY SUBSCRIBED BOND FOR CULTURE AND ART ACTIVITY PRODUCTION FUND INVESTMENT PUBLIC OFFERING.

2000-360686 [JP 2000360686] APPL. NO.:

00 200031091 [KR 200031091], KR (Korea) Republic of, June 07, PRIORITY:

2000 (20000607)

00 200052325 [KR 200052325], KR (Korea) Republic of,

September 05, 2000 (20000905)

(Item 15 from file: 347) 28/AN,AZ,TI/15 DIALOG(R) File 347: (c) 2004 JPO & JAPIO. All rts. reserv.

06927559

LOCAL ELECTRONIC MEDICAL RECORD SYSTEM AND RECORDING MEDIUM WITH RECORDED PROGRAM

APPL. NO.: 11-339694 [JP 99339694]

28/AN,AZ,TI/16 (Item 16 from file: 347) DIALOG(R) File 347: (c) 2004 JPO & JAPIO. All rts. reserv.

MEDICAL FEE COLLECTING AMOUNT CALCULATING DEVICE

10-246090 [JP 98246090] APPL. NO.:

(Item 17 from file: 347) 28/AN, AZ, TI/17 DIALOG(R) File 347: (c) 2004 JPO & JAPIO. All rts. reserv.

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(c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040805,UT=20040729
         (c) 2004 WIPO/Univentio
                Description
Set
        Items
                PPO OR HMO OR TPP OR (HEALTH() MAINTENANCE OR PREFERRED() PR-
        64888
S1
             OVIDER) () ORGANI? ATION OR PAY? R? ? OR INSUR? R? ? OR INSURANCE -
             OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
                HISTOR ?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK() -
      1422487
S2
             GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERF-
             ORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PREC-
             EDENT? ? OR FORMER??
              SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE?
S3
              ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
                (CLAIM? ? OR COMPLAIN? ?) (3N) (PAY??? OR PAYMENT? ? OR RESO-
54
       162874
             LV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR A-
             MEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN???(2W)ARO-
             UND OR SETTL???)
                NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
         3739
S_5
                PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EX-
S6
             PECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPT-
             IVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POT-
             ENTIAL OR ANTICIPAT???
               PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFE-
S7
             RER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPER-
             ATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR
              CLIENT? ?
                PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE
S8
             OR RETURN? .? OR INCOME OR ROI OR BOTTOM() LINE OR REVENUE (3N) E-
             NHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATI-
             VE OR BANKABLE
                S2(S)(S3 OR S4)
S9
       393297
                S1(10N)(S5 OR S9)
S10
         1547
S11
        22031
                S6(5N)S7
                S11(S)S8(S)S10
S12
            9
                S8 AND S10 AND S11
S13
          118
                IC=G06F-017?
        45849
S14
                S13 AND S14
           62
S15
                S11(S)(S8(10N)S10)
           2
S16
           34
                S11 AND (S8(S)S10)
S17
                S14 AND S17
S12 OR S18
           _1.8_
-S-1-8_
                                 Considered all
           23
S19
                IDPAT (sorted in duplicate/non-duplicate order)
S20
           23
           23
                IDPAT (primary/non-duplicate records only)
S21
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?show files;ds

File 348:EUROPEAN PATENTS 1978-2004/Aug W02

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(Item 1 from file: 348)
21/3,K/1
DIALOG(R) File 348: EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.
01058922
Integrated insurance system and system method
Integriertes Versicherungssystem und Verfahren fur das System
Systeme integre d'assurance et methode pour la systeme
PATENT ASSIGNEE:
  Cahall, Peter S., (2568850), 2297 Alaqua Drive, Longwood, Florida 32779,
    (US), (Applicant designated States: all)
  Campisi, James M., (2568860), 5555 Wayside Drive, Sanford, Florida 32771,
    (US), (Applicant designated States: all)
INVENTOR:
  Cahall, Peter S., 2297 Alaqua Drive, Longwood, Florida 32779, (US)
  Campisi, James M., 5555 Wayside Drive, Sanford, Florida 32771, (US)
  Resnick, Larry, 5207 N. Woodcrest Court, Winter Park, Florida 32792, (US)
  Greene, Jr., Lowell H., 1562 Farrindon Circle,, Heathrow, Florida 32746,
    (US)
  McGrew, Charles R., 480 Timber Ridge, Longwood, Florida 32779, (US)
  Branscomb, John D., 1414 Megan Danielle Drive, Lilburn, Georgia 30247,
    (US)
  Millwood, Timothy S., 3660 River Trace Drive, Alpharetta, Georgia 30201,
  Eisenberg, Steven A., 840 Powers Lake Drive, N.W., Atlanta, Georgia 30327
    , (US)
LEGAL REPRESENTATIVE:
  Brandon, Paul Laurence (75052), APPLEYARD LEES, 15 Clare Road, Halifax,
    West Yorkshire HX1 2HY, (GB)
                              EP 935208 A2
                                             990811 (Basic)
PATENT (CC, No, Kind, Date):
                              EP 935208 A3 010221
                              EP 98305539 980710;
APPLICATION (CC, No, Date):
PRIORITY (CC, No, Date): US 897060 970711
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 137
NOTE:
  Figure number on first page: 1
LANGUAGE (Publication, Procedural, Application): English; English
FULLTEXT AVAILABILITY:
                           Update
                                     Word Count
Available Text Language
      CLAIMS A (English)
                           9932
                                       981
                (English)
                           9932
                                      8962
      SPEC A
                                      9943
Total word count - document A
Total word count - document B
                                      9943
Total word count - documents A + B
```

INTERNATIONAL PATENT CLASS: G06F-017/60

- ...ABSTRACT insurance information during the life of the contract. Initially, census data is received from a **potential client** in the form of computer records representing a plurality of individuals to be insured. After...
- ...SPECIFICATION hand, enables a large number of different insurance scenarios to be easily generated for a **prospective client** based on that **client** 's individual needs in a timely and cost efficient manner. The financial implications of the...Figures 6A to 6J, the pecuniary loss analyzer 600 calculates the insurable interest that a **potential client** has in each individual in the census. The pecuniary loss analyzer 600 categorises each individual...

- ...700 adjusts the data in the cells and generates insurance ledgers for presentation to a **potential client**. The financial analyzer 800 also generates reports regarding the **potential client**, as explained in detail with respect to Figures 8A and 8B. Next, the final contract...
- ...overview diagram of a preferred embodiment of the present invention.

 Data is received from a **potential client** by the census analyzer 500 in the form of input census data 90. The census...

...embodiment of the invention.

As shown in Figure 4A, census data is received from a **potential** client (step 400) and reviewed (step 402). This process is described in greater detail with respect...The system calculates approximately 150 different tabulated variables that include the areas of: insurance analysis, income statement, balance sheet, cash flow analysis, earnings analysis, insurance product loads and expenses, alternative use of funds analysis, net present value analysis, earnings per share, return on investment, internal rates of return and the ability to customise additional variables, on an ad-hoc basis, as the client...

21/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

01137262 **Image available**

REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT SOUSCRIPTION D'UNE POLICE D'ASSURANCE ET GESTION DE RISQUES EN TEMPS REEL Patent Applicant/Assignee:

QUESTERRA CORPORATION, 95 Enterprise, Suite #320, Aliso Viejo, CA 92656, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

KUMAR C Suresh, 6 Blue Spruce Drive, Ladera Ranch, CA 92694-0759, US, US (Residence), IN (Nationality), (Designated only for: US)

DYRNAES David N, 668 North Coast Hwy #504, Laguna Beach, CA 92651, US, US (Residence), CA (Nationality), (Designated only for: US)

VON KAENEL Tim A, 12 Lakeview, Coto De Caza, CA 92679, US, US (Residence), US (Nationality), (Designated only for: US)

GOODWIN Jonathan D, 30826 Calle Barbosa, Laguna Niguel, CA 92677, US, US (Residence), US (Nationality), (Designated only for: US)

WAYMAN Jared P, 24221 Hollyoak, Apt. H, Aliso Viejo, CA 92656, US, US (Residence), NZ (Nationality), (Designated only for: US)

TRIVELPIECE Craig E, 124 B 46th Street, Newport Beach, CA 92663, US, US (Residence), US (Nationality), (Designated only for: US)

MIHALICH Joseph, 51 Tradition Lane, Rancho Santa Margarita, CA 92688-5572, US, US (Residence), US (Nationality), (Designated only for: US)

JENKINS Anthony P, 2 Heartwood Way, Aliso Viejo, CA 92656, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

MCDANIEL Terry B (et al) (agent), MeadWestvaco Corporation, Technical Center, P.O. Box 118005, Charleston, SC 29423-8005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200459420 A2 20040715 (WO 0459420)

Application: WO 2003US39972 20031216 (PCT/WO US03039972)

Priority Application: US 2002433597 20021216; US 2003437990 20030106; US 2003449601 20030226; US 2003388666 20030314

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) 'BF BJ'CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 70719

Fulltext Availability: Detailed Description

Detailed Description

... should increase the insurance company's total exposure by the policy's loss coverage); 3) **probable** maximum loss (PML) (e.g., an additional policy should increase the insurance company's PML, the amount of loss **expected** based on the total exposure underwritten for a specified zone and perilous event times a...

... of the encoded address from the prospective policy.

[00111 However, before encoding an existing or **prospective** customer's address, it is desirable to obtain a comprehensive list of all relevant addresses...

...the process that is followed by insurance companies today either takes days or weeks to **return** results to 1 5 the user who submitted the evaluation request, or the GIS-based...

21/3,K/12 (Item 12 from file: 349) DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00939231 **Image available**

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Patent Applicant/Assignee:

M FINANCIAL HOLDINGS INC doing business as M FINANCIAL GROUP, 205 Southeast Spokane Street, Portland, OR 97202-6413, US, US (Residence), US (Nationality)

Inventor(s):

SCHIMINOVICH Gabriel R, M Financial Group, 205 Spokane Street, Portland, OR 97202-6413, US,

Legal Representative:

GRADY L White (agent), Covington & Burling, 1201 Pennsylvania Avenue, N.W., Washington, DC 20004-2401, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273360 A2-A3 20020919 (WO 0273360)
Application: WO 2002US7534 20020313 (PCT/WO US0207534)

Priority Application: US 2001275030 20010313; US 2001333748 20011129 Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 118771

```
5 There is a gain in the contract. (the cash surrender value exceeds
 policyholder's basis.)
 The recapture ceiling...
\dots 2,250,000 = 250,000
 Thus the first $250,000 of the distribution is considered gain and
 taxable. The excess of the recapture ceiling is $750,000 would be
 considered return of basis. A 1099 would be sent reporting the taxable
 distribution of $250,000.
  9...
...be taxed on a LIFO basis. That means that distributions are first
 considered to be gains in the contract and then policyholder basis. In
  addition, distributions received prior to an insured...
...for distributions received as a lifetime annuity. Also, any distribution
 received within the two year prior to the year in which the policy
 becomes a MEC would be considered distribution in...
...MEC tax treatment. A 1099 will be sent for any distribution that is
 considered a gain .
  10 ORDER OF OPERATIONS
 As pertains to the order of processing policy transactions, the product
...Process and requests for Loans, Repayment of Loan or Loan Interest
  6 Calculate the investment income for the period and add to the account
  value resulting
  from #5.
  7 The result...0%"" 0. 1 50/
  1 1 Managed 0.32% 0.03% 0.14%
  12 Growth & Income 0.25% 0.03% 0.09%'
  13 Equity Index 0.14% 0.08% 0.08...
               (Item 20 from file: 349)
 21/3,K/20
DIALOG(R) File 349: PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.
            **Image available**
00744664
MEDICAL PRACTICE MANAGEMENT SYSTEM
SYSTEME DE GESTION EN PRATIQUE MEDICALE
Patent Applicant/Inventor:
  WEITZ Sandra R, 837 Myrtleview Drive, Baton Rouge, LA 70810, US, US
    (Residence), US (Nationality)
  WEITZ David J, 1086 Los Altos, Los Altos, CA 94022, US, US (Residence),
    US (Nationality)
Patent and Priority Information (Country, Number, Date):
                        WO 200057264 A1 20000928 (WO 0057264)
  Patent:
  Application:
                        WO 2000US7773 20000322 (PCT/WO US0007773)
  Priority Application: US 99125428 19990322; US 99406992 19990928
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
  UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
```

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) 'AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 16893

...International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description

Detailed Description

... or more possible diagnoses, and logic for displaying the information regarding the one or more **possible** diagnoses.

The logic of entering **patient** information may be adapted to receive patient information selected from the group consisting of background...or more possible diagnoses, and logic for displaying the information regarding the one or more **possible** diagnoses.

The logic of entering patient information may be adapted to receive patient information selected from the group consisting of background... laboratory and diagnostic studies. The system contains a database of profiles for a series of possible diagnoses and logic for comparing patient data to these profiles. Diagnoses are suggested by the system when patient data sufficiently matches...measures. and reimbursement. Thus, use of the system by the community of healthcare providers provides valuable feedback data for continually improving the performance of the system. Knowledge obtained from outside the system (third party payors, medical studies) is also used to enhance the system's performance.

EXAMPLE

A specific embodiment of the system, of the present invention, its operation and use...

...illustrates a user interface that may be used to obtain today's schedule or schedule **future patients** .

Figure 8B illustrates a user interface for transferring patient files from one site to another.

For example, a pull-down menu 24 accesses files that may include the **patients** for today, **patients** for a **future** day, or scheduling information.

When a patient requests an appointment, the system is accessed. Figure...

...provider and may be accessed via email or the Internet.

As a result, it is **possible** for the **patient** to enter the patient demographic data and other needed data into the system remote from...data and potential diagnoses and identifying to the user questions useful for confirming or dismissing **potential** diagnoses. For example, if a **patient** presents with symptoms consistent with diabetes, 26

the system may direct the user to ask...any additional documentation requirements.

Similar to Figure 13C, Figure 13M illustrates a window 60 listing possible diagnoses based on the patient's data. At each step, the list is refined based on additional information. The user...

...order to confirm suspected diagnoses.

The system utilizes a database of diagnosis profiles and the **patient** data to suggest **possible** diagnoses. For each diagnosis in the system there is an associated diagnosis profile comprised of...

(Item 21 from file: 349) 21/3,K/21 DIALOG(R) File 349: PCT FULLTEXT (c) 2004 WIPO/Univentio. All rts. reserv. **Image available** 00539970 METHOD AND SYSTEM FOR ELECTRONICALLY MANAGING AND REIMBURSING MEDICAL CARE PROCEDE ET SYSTEME DE GESTION ET DE REMBOURSEMENT DE SOINS MEDICAUX Patent Applicant/Assignee: ASTERION INC, GRATIAS Gregory A, LENNON Joseph B, NURZHANOV Bakhitzhan, Inventor(s): GRATIAS Gregory A, LENNON Joseph B, NURZHANOV Bakhitzhan, Patent and Priority Information (Country, Number, Date): WO 200003343 A1 20000120 (WO 0003343) Patent: WO 99US15429 19990709 (PCT/WO US9915429) Application: Priority Application: US 98113939 19980710 Designated States: (Protection type is "patent" unless otherwise stated - for applications prior to 2004) AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG Publication Language: English Fulltext Word Count: 16559 International Patent Class: G06F-017/60 Fulltext Availability: . . . Detailed Description Claims Detailed Description ... or a service. but an insurance plan may provide payment for only some of the possible codes. Thus, even if a patient 's insurance plan would be willing to fully reimburse an appropriate claim for a particular... Claim ... practitioner or a hospital) may also be authorized to make a referral depending on the insurance plan, the patient. and the past treatment. A variety of providers can similarly be specified as the perforining provider. For example...is finished reviewing the information on the screen, the user selects the Done button to return to screen 300. and then with the entry for Mr. Anderson selected the user selects...the EMCC automatically authorize to make referrals for this patient based on the insurance plan and the past treatment history from associated PCRs. For example, when a patient first seeks treatment. it is possible that only a doctor may be authorized to refer the patient 1 5 for additional...

(Item 23 from file: 349)

21/3,K/23

DIALOG(R) File 349: PCT FULLTEXT

```
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           **Image available**
00198459
REAL TIME INSURANCE ADMINISTRATION AND MEDICAL INFORMATION UTILITY
SERVEUR A GESTION D'ASSURANCES ET A RENSEIGNEMENT MEDICAL EN TEMPS REEL
Patent Applicant/Assignee:
 ALCOTT William D III,
 DOYLE Findley C Jr,
Inventor(s):
 ALCOTT William D III,
  DOYLE Findley C Jr,
Patent and Priority Information (Country, Number, Date):
                       WO 9115817 A1 19911017
  Patent:
                        WO 91US2366 19910405 (PCT/WO US9102366)
 Application:
  Priority Application: US 90704 19900409
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
 AT AU BE CA CH DE DK ES FR GB GR IT JP LU NL SE
Publication Language: English
Fulltext Word Count: 16349
Fulltext Availability:
 Claims
Claim
... or the patient 9, depending on the
  financial arrangements decided by them, Block 1260 will
  return control back to Figure 32. Upon returning from block
  1180 the system resets the flags...addition to the above mentioned
  discussion of
  eligibility determination and reimbursement,, one of the
  truly valuable features provided by the administration
  computer 3 comes from the physician's ability to keep...block
  1540, The records can be optionally printed as indicated
  in block 1550 and a return, will be issued at block 1560
 bringing control back to Figure 4 at block 440...update is stored in the
  data base 8 at block
  1330, Block 1340 causes a return to Figure 8 and the
  physician can terminate the session by requesting a "quit"
  command...
...only reduces or eliminates
  SUBSTITUTE SHEET
  - 31
  the need f or maintaining of f ice records , but also provides
  the additional assurance that records will always be
  available,, because of the built in safety features and
  disaster recovery procedures...the record
  retrieval by selecting a "quit" from the menu at block 1350
  and subsequent return to Figure 8 via block 1380,
  After Adams is examined, the physician can tell
  Adams...
...to the patient 9. In addition, any
  SUBSTITUTE SHEET
  - 33 ·
  co-payment amount that the patient 9 would be expected to
  pay under the plan would also be available.
  The possibilities for improved effectiveness of ...
```

21/AN,AZ,TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01058922

Integrated insurance system and system method
Integriertes Versicherungssystem und Verfahren fur das System
Systeme integre d'assurance et methode pour la systeme
APPLICATION (CC, No, Date): EP 98305539 980710;
PRIORITY (CC, No, Date): US 897060 970711

21/AN,AZ,TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01141778

METHOD OF EXPEDITING INSURANCE CLAIMS

PROCEDE POUR ACTIVER LE TRAITEMENT DE DECLARATIONS DE SINISTRES

Application: WO 2003US41711 20031231 (PCT/WO US03041711)

21/AN,AZ,TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01139177

MEDICAL DATA ANALYSIS METHOD AND APPARATUS INCORPORATING IN VITRO TEST DATA PROCEDE ET APPAREIL D'ANALYSE DE DONNEES MEDICALES, INCORPORANT DES DONNEES DE TEST <1>IN VITRO</1>

Application: WO 2003US36330 20031113 (PCT/WO US03036330)

21/AN,AZ,TI/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01137262

REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT
SOUSCRIPTION D'UNE POLICE D'ASSURANCE ET GESTION DE RISQUES EN TEMPS REEL
Application: WO '2003US39972 20031216 (PCT/WO US03039972) "

21/AN,AZ,TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01110461

METHOD AND APPARATUS FOR PUBLIC INFORMATION DYNAMIC FINANCIAL ANALYSIS PROCEDE ET DISPOSITIF POUR L'ANALYSE FINANCIERE DYNAMIQUE D'INFORMATION PUBLIQUE

Application:

WO 2003IB4744 20030924 (PCT/WO IB03004744)

21/AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01081927

SYSTEM FOR FORMING INSURANCE PROGRAM

PROCEDE, SYSTEME ET APPAREIL D'ELABORATION D'UN PROGRAMME D'ASSURANCE Application: WO 2003US20452 20030625 (PCT/WO US03020452)

21/AN,AZ,TI/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01056423

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE

ET ECHANGES COMMERCIAUX ASSOCIES

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

21/AN, AZ, TI/8 (Item 8 from file: 349)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

01020741

METHODS AND SYSTEM FOR ADDING LIQUIDITY TO ALTERNATIVE INVESTMENT TRANSACTIONS

PROCEDES ET SYSTEME PERMETTANT DE RENDRE PLUS LIQUIDE DES TRANSACTIONS D'INVESTISSEMENT ALTERNATIVES

Application:

WO 2002US39455 20021210 (PCT/WO US0239455)

21/AN,AZ,TI/9 (Item 9 from file: 349)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

00990722

METHOD AND SYSTEM FOR THE DEVELOPMENT OF MATERIALS PROCEDE ET SYSTEME DE DEVELOPPEMENT DE MATERIAUX

Application:

WO 2002US5046 20020205 (PCT/WO US0205046)

21/AN,AZ,TI/10 (Item 10 from file: 349)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

00984760

GROUND TRANSPORTATION INTERNET RESERVATION SYSTEM

SYSTEME DE RESERVATION SUR INTERNET DE TRANSPORT TERRESTRE

Application:

WO 2002US25189 20020808 (PCT/WO US0225189)

21/AN,AZ,TI/11 (Item 11 from file: 349)

DIALOG(R) File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

. . . .

00962474

SYSTEM AND METHOD FOR NONQUALIFIED BENEFIT PLAN DESIGN, IMPLEMENTATION, AND ADMINISTRATION

SYSTEME ET PROCEDE DE CONCEPTION, D'INSTALLATION ET D'ADMINISTRATION D'UN REGIME DE PRESTATIONS NON QUALIFIE

Application:

WO 2001US28065 20010907 (PCT/WO US0128065)

21/AN,AZ,TI/12 (Item 12 from file: 349)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

00939231

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Application:

WO 2002US7534 20020313 (PCT/WO US0207534)

21/AN, AZ, TI/13 (Item 13 from file: 349)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

00899736

SYSTEM AND METHOD FOR FINANCIAL PLANNING AND CONSUMER DEBT ELIMINATION

SYSTEME ET PROCEDE DE PLANIFICATION FINANCIERE

Application: WO 2001US32609 20011018 (PCT/WO US0132609)

21/AN,AZ,TI/14 (Item 14 from file: 349)

DIALOG(R) File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00787038

SYSTEM' AND' METHOD FOR PROCESSING TOKENLESS BIOMETRIC ELECTRONIC TRANSMISSIONS USING AN ELECTRONIC RULE MODULE CLEARINGHOUSE

SYSTEME ET PROCEDE PERMETTANT DE TRAITER DES TRANSMISSIONS ELECTRONIQUES BIOMETRIQUES SANS AUTHENTIFICATION PAR L'UTILISATION D'UN CENTRE DE MODULES DE REGLEMENT ELECTRONIQUES

Application:

WO 2000US40910 20000915 (PCT/WO US0040910)

21/AN, AZ, TI/15 (Item 15 from file: 349)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

00783297

METHOD AND APPARATUS FOR NETWORK-BASED AUTOMATED INSURANCE TRANSACTION PROCESSING

PROCEDE ET APPAREIL DE TRAITEMENT AUTOMATISE DE TRANSACTIONS D'ASSURANCE A PARTIR D'UN RESEAU

Application:

WO 2000US24004 20000831 (PCT/WO US0024004)

21/AN, AZ, TI/16 (Item 16 from file: 349)

DIALOG(R) File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00777016

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA IN AN E-COMMERCE BASED TECHNICAL ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

Application:

WO 2000US20546 20000728 (PCT/WO US0020546)

21/AN,AZ,TI/17 (Item 17 from file: 349)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

00776241

SYSTEM FOR INSURANCE PAYING FOR COUNTERCLAIMS IN THE EVENT OF IMPROPER LAWSUITS

SYSTEME DE PAIEMENT D'ASSURANCE POUR DEMANDES RECONVENTIONNELLES EN CAS DE POURSUITES MALVEILLANTES

Application:

WO 2000US21045 20000802 (PCT/WO US0021045)

21/AN, AZ, TI/18 (Item 18 from file: 349)

DIALOG(R) File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00772053

COLLABORATIVE WEB-BASED VIDEO SYSTEM FOR PROMOTING SERVICE PROVIDER EFFICIENCY

SYSTEME VIDEO WEB DE COLLABORATION AMELIORANT L'EFFICACITE DU FOURNISSEUR DE SERVICES

Application:

WO 2000US18528 20000707 (PCT/WO US0018528)

21/AN, AZ, TI/19 (Item 19 from file: 349)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

00760515

METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

(Item 20 from file: 349)

PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET
Application: WO 2000US14728 20000526 (PCT/WO US0014728)

Application: Wo Parent Application/Grant:

21/AN,AZ,TI/20

Related by Continuation to: US 99136400 19990527 (CIP)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

00744664

MEDICAL PRACTICE MANAGEMENT SYSTEM

SYSTEME DE GESTION EN PRATIQUE MEDICALE

Application:

WO 2000US7773 20000322 (PCT/WO US0007773)

21/AN,AZ,TI/21 (Item 21 from file: 349)

DIALOG(R) File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00539970

METHOD AND SYSTEM FOR ELECTRONICALLY MANAGING AND REIMBURSING MEDICAL CARE PROCEDE ET SYSTEME DE GESTION ET DE REMBOURSEMENT DE SOINS MEDICAUX

Application:

WO 99US15429 19990709 (PCT/WO US9915429)

21/AN, AZ, TI/22 (Item 22 from file: 349)

DIALOG(R) File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00492237

METHOD AND SYSTEM OF ENCODING AND PROCESSING ALTERNATIVE HEALTHCARE PROVIDER BILLING

PROCEDE ET SYSTEME PERMETTANT LE CODAGE ET LE TRAITEMENT DE FACTURATIONS RELATIVES A DES PRESTATIONS DE SERVICES DE MEDECINE PARALLELE

Application:

WO 97US19419 19971030 (PCT/WO US9719419)

21/AN,AZ,TI/23 (Item 23 from file: 349)

DIALOG(R) File 349: (c) 2004 WIPO/Univentio. All rts. reserv.

00198459

REAL TIME INSURANCE ADMINISTRATION AND MEDICAL INFORMATION UTILITY SERVEUR A GESTION D'ASSURANCES ET A RENSEIGNEMENT MEDICAL EN TEMPS REEL

Application: WO 91US2366 19910405 (PCT/WO US9102366)

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?show files;ds
       2:INSPEC 1969-2004/Aug W1
         (c) 2004 Institution of Electrical Engineers
     35:Dissertation Abs Online 1861-2004/May
File
       (c) 2004 ProQuest Info&Learning
      65:Inside Conferences 1993-2004/Aug W2
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         (c) 2004 BLDSC all rts. reserv.
     99:Wilson Appl. Sci & Tech Abs 1983-2004/Jul
File
         (c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
         (c) 2003 EBSCO Pub.
File 474: New York Times Abs 1969-2004/Aug 12
         (c) 2004 The New York Times
File 475: Wall Street Journal Abs 1973-2004/Aug 12
         (c) 2004 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
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         (c) 2004 Info. Sources Inc
       5:Biosis Previews(R) 1969-2004/Aug W2
File
         (c) 2004 BIOSIS
     73:EMBASE 1974-2004/Aug W2
File
         (c) 2004 Elsevier Science B.V.
File 155:MEDLINE(R) 1951-2004/Aug W2
         (c) format only 2004 The Dialog Corp.
     34:SciSearch(R) Cited Ref Sci 1990-2004/Aug W2
         (c) 2004 Inst for Sci Info
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
         (c) 1998 Inst for Sci Info
File 169: Insurance Periodicals 1984-1999/Nov 15
         (c) 1999 NILS Publishing Co.
                Description
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             OVIDER) () ORGANI?ATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE -
             OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
                HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK() -
S2
     16442946
             GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERF-
             ORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PREC-
             EDENT? ? OR FORMER??
                SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE?
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              ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
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             UND OR SETTL???)
                NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
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                PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EX-
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     10803319
             PECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPT-
             IVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POT-
             ENTIAL OR ANTICIPAT???
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             RER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPER-
             ATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR
              CLIENT? ?
                PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE
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             OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)E-
             NHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATI-
             VE OR BANKABLE
      2897263
                S2(S)(S3 OR S4)
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        12555
                S1(10N)(S5 OR S9)
       412157
                -S6 (5N) S7
S11-
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S15 . 13 RD (unique items)

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15/3,K/1 (Item 1 from file: 5)
DIALOG(R)File 5:Biosis Pro 5:Biosis Previews(R) (c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 200000295405 0012577092

Comparing asthma care for Medicaid and non-Medicaid children in a health maintenance organization

AUTHOR: Finkelstein Jonathan A (Reprint); Barton Mary B; Donahue James G; Algatt-Bergstrom Pamela; Markson Leona E; Platt Richard

AUTHOR ADDRESS: Department of Ambulatory Care and Prevention, Harvard Medical School and Harvard Pilgrim Health Care, 126 Brookline Ave, Suite 200, Boston, MA, 02215, USA**USA

JOURNAL: Archives of Pediatrics and Adolescent Medicine 154 (6): p563-568

June, 2000 2000 MEDIUM: print ISSN: 1072-4710

DOCUMENT TYPE: Article RECORD TYPE: Abstract LANGUAGE: English

... ABSTRACT: controller medications should continue to be investigated as one cause of increased morbidity for low- income children with asthma.

(Item 2 from file: 73) 15/3,K/5

DIALOG(R) File 73: EMBASE

(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1999304262

Epidemiological, structural and economic aspects of renal replacement care in Germany

EPIDEMIOLOGISCHE, STRUKTURELLE UND OKONOMISCHE ASPEKTE DER VERSORGUNG MIT NIERENERSATZTHERAPIE IN DEUTSCHLAND

Kupsch S.; Kern A.O.; Beske F.

Dr. F. Beske, Inst. Gesundheits-System-Forschung, Weimarer Strasse 8, D-24106 Kiel Germany

Gesundheitsokonomie und Qualitatsmanagement (GESUNDH.OKON. QUAL.MANAGE.

) (Germany) 1999, 4/4 (113-122) CODEN: GEQUF ISSN: 1432-2625

DOCUMENT TYPE: Journal; Review

SUMMARY LANGUAGE: ENGLISH; GERMAN LANGUAGE: GERMAN

NUMBER OF REFERENCES: 26

...000 patients require dialysis care in Germany. In the year 2010 up to 120 000 patients are expected . Renal replacement therapy is expensive. In 1997 the expenses of the statutory health insurance funds...

...is not appropriate for many patients due to severe comorbidity or psychosocial circumstances. In the future a growing number of dialysis patients will be over 70 years and comorbid. These patients are not suitable for self-treatment...

...three providers of dialysis care in Germany: nephrologists accredited by statutory health insurance funds, non- profit organizations, and hospitals. Reimbursement agreements vary between providers. 20% of all dialysis treatment is done...

...patient hospital dialysis and for ambulatory dialysis by statutory health insurance-accredited physicians and non- profit organizations the level of reimbursement between providers could be adjusted. The remuneration of all providers is almost completely based on flat rates negotiated on a regional level between providers and statutory health insurance funds. Harmonisation of reimbursement arrangements could lead to more transparency and enhance cost-conscious behaviour.

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(Item 3 from file: 73)
 15/3,K/6
DIALOG(R) File 73: EMBASE
(c) 2004 Elsevier Science B.V. All rts. reserv.
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EMBASE No: 1999130843 07643269 Trauma services: A profit center? Taheri P.A.; Butz D.A.; Watts C.M.; Griffes L.C.; Greenfield L.J. Dr. P.A. Taheri, Div. of Trauma Burn/Emergency Surg., University of Michigan Medical Ctr., 1500 E Medical Center Dr, Ann Arbor, MI 48109-0033 United States Journal of the American College of Surgeons (J. AM. COLL. SURG.) (United States) 1999, 188/4 (349-354) ISSN: 1072-7515 CODEN: JACSE PUBLISHER ITEM IDENTIFIER: S1072751599000000 DOCUMENT TYPE: Journal; Article LANGUAGE: ENGLISH SUMMARY LANGUAGE: ENGLISH NUMBER OF REFERENCES: 11

...for treatment of the most severely ill. The final result was the determination of the profit (loss) margin for the entire service. Study Design: All patients discharged from our Level I...

...proportion of costs consumed by each group was then calculated. Reimbursement was determined by calculating expected payments for each patient . These calculations are based on previously agreed upon allowances from each insurer and are reconciled at the end of each fiscal year to ensure accuracy. Results: The...

...blunt mechanism injury and only 8% were penetrating. When controlled for length of stay, the profit margin for Group A is \$1,242/day and for Group B is \$519/day...

...and Group B was \$35,727 versus \$17,623, respectively. Conclusion: Trauma centers can be profitable . Group A is responsible for 44% of the total service cost while accounting for only 28% of the discharges. Moreover, this group is responsible for 57% of the profit, and yields the greatest return . The ability to care for the sickest patients, while enormously costly, is essential to the...

(Item 6 from file: 73) 15/3,K/9 DIALOG(R)File 73:EMBASE (c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1994037425

The use of intensive care unit severity scoring systems in reimbursement strategies

Lockrem J.D.; Sirio C.A.

Cleveland Clinic Foundation, 9500 Euclid Avenue, Cleveland, OH 44106 United States

Critical Care Clinics (CRIT. CARE CLIN.) (United States) 1994, 10/1 (145 - 156)

ISSN: 0749-0704 CODEN: CCCLE DOCUMENT TYPE: Journal; Review

LANGUAGE: ENGLISH SUMMARY LANGUAGE: ENGLISH

...effort involving hospitals, physicians, and business. This cooperation initially may have been induced by a potential threat of a loss of patients , but, nonetheless, it exists. Third, the first report includes no information about costs or charges...

...with such data, consensus can develop regarding the value of health care services to patients, payers , and providers in an arena of changing societal values and priorities regarding these services. Whatever the

results of the initial release of information comparing hospitals, there... ... issues regarding the stratification of patient risk, or the ethical questions of what outcomes are **desirable** in certain subgroups of critically ill patients. If this project is successful, business, the health...

15/3,K/12 (Item 3 from file: 155)

DIALOG(R) File 155: MEDLINE(R)

(c) format only 2004 The Dialog Corp. All rts. reserv.

10080551 PMID: 8189779 Record Identifier: 50476; 9.3 Measuring public priorities for insurable health care.

· . .

Fowler F J; Berwick D M; Roman A; Massagli M P

Center for Survey Research, University of Massachusetts, Boston 02125.
Medical care (UNITED STATES) Jun 1994, 32 (6) p625-39, ISSN

0025-7079 Journal Code: 0230027

Full author name: Berwick, Donald M; Full author name: Fowler, Floyd J; Full author name: Massagli, Michael P; Full author name: Roman, Anthony; KIE BoB Subject Heading: health care/economics; KIE BoB Subject Heading: resource allocation

Document type: Journal Article

Languages: ENGLISH

Main Citation Owner: NLM

Other Citation Owner: KIE; NRCBL

Record type: Completed

... to cover were virtually the same when respondents were asked about insurance for a low- income population as for a general population. Two-thirds of the ratings of the public were...

15/AA,AN,TI/1 (Item 1 from file: 5) DIALOG(R) File 5:(c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 200000295405

Comparing asthma care for Medicaid and non-Medicaid children in a health maintenance organization

15/AA,AN,TI/2 (Item 2 from file: 5)
DIALOG(R)File 5:(c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 199598324408

Sex differences in patient acceptance of cardiac transplant candidacy

(Item 3 from file: 5) 15/AA,AN,TI/3

DIALOG(R) File 5:(c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 199396141586

Frequency and determinants of screening for breast cancer in primary care group practice

15/AA, AN, TI/4 (Item 1 from file: 73)

DIALOG(R) File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 2000009806

Women's provider preferences for basic gynecology care in a large health maintenance organization

(Item 2 from file: 73) 15/AA,AN,TI/5

DIALOG(R) File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1999304262

Epidemiological, structural and economic aspects of renal replacement care in Germany

EPIDEMIOLOGISCHE, STRUKTURELLE UND OKONOMISCHE ASPEKTE DER VERSORGUNG MIT NIERENERSATZTHERAPIE IN DEUTSCHLAND

(Item 3 from file: 73) 15/AA,AN,TI/6

DIALOG(R) File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1999130843

Trauma services: A profit center?

15/AA,AN,TI/7 (Item 4 from file: 73)

DIALOG(R) File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1997138113

The influence of personal expectations on cancer patients' reports of health-related quality of life

15/AA,AN,TI/8 (Item 5 from file: 73)

DIALOG(R) File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1996339279

A multisite survey of factors contributing to medically unnecessary ambulance transports

(Item 6 from file: 73) 15/AA,AN,TI/9

DIALOG(R) File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1994037425

The use of intensive care unit severity scoring systems in reimbursement strategies

15/AA,AN,TI/10 (Item 1 from file: 155)
DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

13810976 PMID: 9502708

Patient response to marketing minimally invasive surgery for heartburn.

15/AA,AN,TI/11 (Item 2 from file: 155)
DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

13257021 PMID: 8922014

A multisite survey of factors contributing to medically unnecessary ambulance transports.

15/AA,AN,TI/12 (Item 3 from file: 155)
DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

10080551 PMID: 8189779

Measuring public priorities for insurable health care.

15/AA,AN,TI/13 (Item 4 from file: 155)
DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

06906059 PMID: 4035412

Mexican immigrants and the utilization of U.S. health services: the case of San Diego.

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?show files;ds
     '9:Business & Industry(R) Jul/1994-2004/Aug 12
         (c) 2004 The Gale Group
     15:ABI/Inform(R) 1971-2004/Aug 13
         (c) 2004 ProQuest Info&Learning
     16:Gale Group PROMT(R) 1990-2004/Aug 13
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         (c) 2004 The Gale Group
     20:Dialog Global Reporter 1997-2004/Aug 13
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         (c) 2004 The Dialog Corp.
File 148: Gale Group Trade & Industry DB 1976-2004/Aug 13
         (c) 2004 The Gale Group
File 160: Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275: Gale Group Computer DB(TM) 1983-2004/Aug 13
         (c) 2004 The Gale Group
                Description
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             OVIDER) () ORGANI? ATION OR PAY? R? ? OR INSUR? R? ? OR INSURANCE -
             OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
                SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE?
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              ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
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             LV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR A-
             MEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN???(2W)ARO-
             UND OR SETTL???)
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             KGROUND BACK() GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR
              PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVI-
             OUS?? OR PRECEDENT? ? OR FORMER??)
                NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
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                PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EX-
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             PECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPT-
             IVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POT-
             ENTIAL OR ANTICIPAT???
                PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFE-
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             RER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPER-
             ATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR
              CLIENT? ?
                PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE
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             OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)E-
             NHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATI-
             VE OR BANKABLE
S9
        91583
                S1(10N)(S4 OR S5)
       280509
                S6(5N)S7
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          173
                S10(S)S8(S)S9
           38
                S10(S)(S8(10N)S9)
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        12372
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                S9(S)S13
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               S10(10N)S8(10N)S9
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                                Considered all
                S14 OR S15
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S16
                S16 NOT PY>2000
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                RD (unique items)
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(Item 2 from file: 15) 19/3,K/2 DIALOG(R) File 15:ABI/Inform(R)

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01863886 05-14878

Income levels of bad-debt and free-care patients in Massachusetts hospitals Weissman, Joel S; Dryfoos, Paul; London, Katharine Health Affairs v18n4 PP: 156-166 Jul/Aug 1999 ISSN: 0278-2715 JRNL CODE: HAF

WORD COUNT: 3830

...TEXT: lower at DSH hospitals. As a result, we may have underestimated the proportion of low- income patients overall, since one would expect DSH hospitals to treat relatively more persons without Social Security numbers or Massachusetts tax returns...

... claims rather than individual patients. Thus, we cannot comment on patients characteristics-such as race, insurance status, and diagnosis-that are normally available from hospital records .

Finally, the generalizability of this study is limited if the practice of uncompensated care in...

19/3,K/5 (Item 5 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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00632973 92-47913

Insuring Against Insurers' Poor Health

Tobias, Keith A.

Corporate Controller v4n6 PP: 52-54 Jul/Aug 1992

ISSN: 0899-0174 JRNL CODE: COP

WORD COUNT: 1536

...TEXT: a greater return than the company has earned on its investments and assume that higher returns in the future will make up the difference. That is a dangerous assumption, however.

HISTORY . After determining what the insurer has paid out in DIVIDEND dividends in **past** years, compare actual dividend rates with the "illustrated dividend rate." The latter is the rate the insurer uses each year when marketing its product to prospective clients . A solid, conservative insurer will consistently earn its policy holders a greater than it uses to attract them. A carrier that of return consistently advertises more than it delivers...

19/3,K/6 (Item 1 from file: 16)

DIALOG(R) File 16: Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

Supplier Number: 61605120 (USE FORMAT 7 FOR FULLTEXT) 07240926

For the Record.

Business Insurance, v34, p39

April 17, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1305

(USE FORMAT 7 FOR FULLTEXT)

DOCTORING RULES Nearly four out of 10 physicians report manipulating health plan reimbursement rules to gain coverage for their patients , and the manipulations are likely to increase as efforts to control health care

costs increase, a survey published in the...

...executive vp and chief financial officer. The company is headed by Robert J. Cooney, the **former** president and CEO of XL **Insurance** Ltd. Max Re is different from most other insurers in that 40% of its assets...

...to \$50.1 million. Net income rose 14.6%, to \$8.4 million. In Business Insurance 's 1999 brokerage rankings, Brown & Brown ranked as the ninth-largest broker of U.S. business, with \$150.4 million in brokerage...

19/3,K/14 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02496600

Get lean before your rivals starve you

Tony Thomas

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (BUSINESS REVIEW WEEKLY) , p38.

August 10, 1998

JOURNAL CODE: WBRW LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 95

... can be improved using credit-cards, stock-controls and by capitalising on present low interest rates. Insurance and overheads should be streamlined, whilst expensive acquisitions or expansions should be reviewed. Budgets should address the interests and likely profitability of key clients before they do cost-cutting. James McGrath of AT Kearney asserts that industry leaders display...

19/3,K/16 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2004 The Gale Group. All rts. reserv.

10965162 SUPPLIER NUMBER: 54422469 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Medicare physician referral patterns. (A Memorial to Alice Hersh)

Shea, Dennis; Stuart, Bruce; Vasey, Joseph; Nag, Soma

Health Services Research, 34, 1, 331(1)

April, 1999

ISSN: 0017-9124 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

ISSN: 0017-9124 LANGUAGE: English RECORD TYPE: Fulltext; Abstract WORD COUNT: 6044 LINE COUNT: 00527

...AUTHOR ABSTRACT: from prior research. Additional research is needed to explain the more complex dynamics of referral **patterns**.

Key Words. Referral, physicians, Medicare, **insurance**

19/3,K/18 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2004 The Gale Group. All rts. reserv.

05103375 SUPPLIER NUMBER: 09852719 (USE FORMAT 7 OR 9 FOR FULL TEXT) International Technology Underwriters (Intec), Bethesda, Md. (may not participate in insurance coverage of satellites)

Communications Daily, v11, n18, p10(1).

Jan 28, 1991

ISSN: 0277-0679 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 86 LINE COUNT: 00007

... resulted in losses of \$200 million to space insurers, "effectively negating the entire market premium income for on-orbit coverage from all prior years." He said clients should expect more restrictive terms and coverages at higher premiums.

19/AA,AN,TI/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02561590 199308521

US health-care revolution: Cost and quality challenges

19/AA,AN,TI/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01863886 05-14878
Income levels of bad-debt and free-care patients in Massachusetts hospitals

19/AA,AN,TI/3 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01786553 04-37544
Insurers work to demystify equity indexed annuities

19/AA,AN,TI/4 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00900058 95-49450

A perspective on model investment laws for insurers

19/AA,AN,TI/5 (Item 5 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00632973 92-47913 Insuring Against Insurers' Poor Health

19/AA,AN,TI/6 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07240926 Supplier Number: 61605120 For the Record.

19/AA,AN,TI/7 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

05429958 Supplier Number: 48234805 SunAmerica's tremendous growth expected to slow.

19/AA,AN,TI/8 (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

04023066 Supplier Number: 45847522 Calif. jury hears latest assault on HMOs

19/AA,AN,TI/9 (Item 4 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

01499301 Supplier Number: 41819515 Orbit satellite failures resulted in losses of \$200 mil to space insurers

19/AA,AN,TI/10 (Item 1 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

30430957
Q2 2003 Per-Se Technologies Earnings Conference Call - Part 1

19/AA,AN,TI/11 (Item 2 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

06499215

Zurich Life expects 40% income increase

19/AA,AN,TI/12 (Item 3 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

04260264

Quite complex beasts; Hit or Miss; Weekend Money

19/AA,AN,TI/13 (Item 4 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

03030476

Survey Reveals P/C Insurance Gap in Financial Planning Process

19/AA,AN,TI/14 (Item 5 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

02496600

Get lean before your rivals starve you

19/AA,AN,TI/15 (Item 6 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

01482770

S&P Rts NJ Hlth Care Fac Auth/Rahway Hosp Revs 'BBB'

19/AA,AN,TI/16 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

10965162 SUPPLIER NUMBER: 54422469

Medicare physician referral patterns. (A Memorial to Alice Hersh)

19/AA,AN,TI/17 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

08723959 SUPPLIER NUMBER: 18339036

Which groups of patients benefit from helicopter evacuation?

19/AA,AN,TI/18 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

05103375 SUPPLIER NUMBER: 09852719

International Technology Underwriters (Intec), Bethesda, Md. (may not participate in insurance coverage of satellites)

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?show files;ds
File 476: Financial Times Fulltext 1982-2004/Aug 13
         (c) 2004 Financial Times Ltd
File 610: Business Wire 1999-2004/Aug 13
         (c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Aug 13
         (c) 2004 PR Newswire Association Inc
File 621: Gale Group New Prod. Annou. (R) 1985-2004/Aug 13
         (c) 2004 The Gale Group
File 624:McGraw-Hill Publications 1985-2004/Aug 12
         (c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2004/Aug 12 (c) 2004 San Jose Mercury News
File 636: Gale Group Newsletter DB(TM) 1987-2004/Aug 13
         (c) 2004 The Gale Group
File 810: Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
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             ORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PREC-
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                 PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE
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             OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)E-
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        34617
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        91551____S6(5N)S7
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                RD (unique items)
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15/3,K/1 (Item 1 from file: 476)
DIALOG(R) File 476: Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0007047939 BODLLALAB3FT

Retiring hurt but wise to the world: Norma Cohen talks to those whose plight has led to an inquiry into UK pensions NORMA COHEN

Financial Times, P 10

Saturday, December 11, 1993

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,824

...your children be able to eat if you are run over by a bus?'

One **former** salesman for Pioneer Life, later sold to Swiss Life, the **insurance** company, describes the pitch he was taught: 'You get a guy and say to him...

...40 years? How many jobs have you had so far?'' He would then tell the prospective client that unless he planned to work for the same employer for the rest of his...

...the life insurance and pensions industry, agents are supposed to show a range of possible **returns** under different interest rate conditions. But the salesmen would show only the highest, the salesman...

15/3,K/6 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04160690 Supplier Number: 54520103 (USE FORMAT 7 FOR FULLTEXT)
Market Memo: Should systems at risk turn to disease management?
Health Care Strategic Management, v17, n5, pNA

May, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 2707

(USE FORMAT 7 FOR FULLTEXT)

...hospitals and health systems that have taken on financial risk initiate disease management programs to **gain** cost efficiencies and improve quality of care? If they follow cues from health care's...

...serious consideration. But how they do it can either add to or subtract from the **bottom line**. There are many indications that HMOs and other managed care programs are making extensive use...

...management, and those in the disease management industry report astronomical increases in business in the **past** few years. InterStudy **HMO** Industry Report 7.2, using data as of Jan. 1, 1996 and 1997, indicated that...FNP, vice president for population care management for Access Health. "Then the next time the **patient** visits, the doctor **expects** adherence. We place ourselves right in the middle of these visits. Physicians don't feel...

...able to convince the patient, whose physician was then able to provide the help the **patient** needed to stop smoking. **Future** of disease management Disease management has a long way to go before it reaches the...

15/3,K/13 (Item 8 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03622335 Supplier Number: 47500077 (USE FORMAT 7 FOR FULLTEXT)

20 Secrets of Negotiating Managed Care Contracts

Managed Care Week, v7, n24, pN/A

June 30, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1241

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Yet many providers don't know the contractual reimbursement provisions most likely to impact their **bottom** line. Here are 20 secrets to negotiating managed care contracts that will save you money and...

- ...effective for the provider. (3) Avoid single per-diem contracts by separating service categories. Some **payers** take a daily **rate** very seriously, but unless you negotiate otherwise, you'll be paid the same for maternity...
- ...better negotiating position. You'll be able, for instance, to convert per diems to effective rates of discount and profitability. Sophisticated payers have simulated every term they accept or offer. You need to know at least as...
- ...charge items, often called add-ons. Such high-cost items as pacemakers could blow your **profit** on specific cases " and perhaps on the contract. Negotiate these items as separate charges. They...
- ...length of stay is compressed, pay attention to your charges for each day of care. Payers usually want a single rate for a medical case and a single rate for surgical cases, but that puts you...
- ...for every procedure. Do not accept ambiguous groupings for procedures and don't let a **payer** get away with saying a **rate** is "classified." That's a signal the **payer** has lowered the reimbursements for a few codes that may be high frequency and high...
- ...shifting is not the answer anymore. Payers that once ignored this ploy are now more **likely** to ask for **outpatient** case rates. Hospitals must get a grip on per-case charges and costs. Simulate outpatient...
- ...using both broad and specific payer populations. (13) Ensure there's an enforcement provision for **payers** to make timely **payment** of **claims**. Contracts often state that claims will be paid within 30 days. However, there is seldom...existence of incentives with payers and patients to assure honesty. Each negotiation is distinct. Different **payers** have different **priorities**. Not all the issues described above will come into play all the time. In some...

15/3,K/16 (Item 11 from file: 636)

DIALOG(R) File 636: Gale Group Newsletter DB(TM)

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03028250 Supplier Number: 46186078 (USE FORMAT 7 FOR FULLTEXT)

Face Lifts

Harvard Women's Health Watch, v3, n7, pN/A

March 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1578

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...or cannot be changed by the procedure. Plastic surgeons may use computer-assisted drawings of **potential patients** to create a projection of the expected result and often have before-and-after pictures...

...vary widely among surgeons and communities. As cosmetic procedures, most facelifts are not covered by <code>insurance</code>. The procedure may be performed in a free- <code>standing</code> outpatient surgical unit or in a hospital operating room. The majority of facelifts are performed...the cheeks and neck where the surgeon has worked under the skin. Sensation begins to <code>return</code> within a few weeks and is usually almost normal within 3 to 4 months. During...

15/3,K/17 (Item 12 from file: 636).
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02670801 Supplier Number: 45415043 (USE FORMAT 7 FOR FULLTEXT)

Medicaid HMOs Beefing Up Payments To Get Physicians to Sign Contracts

Managed Care Week, v5, n11, pN/A

March 20, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 944

(USE FORMAT 7 FOR FULLTEXT)

...for HMOs if they're going to pay providers a decent rate and make a **profit** for themselves. Problematic utilization patterns that HMOs and providers must address in the Medicaid population include astronomically high numbers of visits to the emergency room and high hospitalization **rates**. If an **HMO** can successfully steer Medicaid recipients away from the emergency department and into the office of...

...Letting a doctor in on savings if the cost of caring for his or her patients is lower than expected is an additional incentive. "That keeps primary care providers on their toes," Savela says. MDs...
...it's still difficult to pay Medicaid physicians at commercial rates and still turn a profit, says Dennis Hulet, a consulting actuary with Milliman & Robertson's Seattle office. After all, Medicaid...

...costs; The HMO needs to use 12\$-18\$ of its Medicaid payment for administration and **profits**; The HMO needs to pay providers higher fees than the traditional Medicaid program as an...

...to be in business," says Paul Dickstein, CEO of HealthFirst and New York City's **former** budget director. The nonprofit **HMO** counts 30,000 enrollees after opening up for business last October. While some experts claim...

...as a way to ensure a revenue stream in the face of increasingly slimmer hospital **profit** margins. Dickstein is banking on keeping utilization under control to afford the beefed-up provider...

15/3,K/18 (Item 13 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02374363 Supplier Number: 44677388 (USE FORMAT 7 FOR FULLTEXT)
Analysis Tracks Care Shift

Physician Manager, v5, n9, pN/A

May 15, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 821

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

- ...to predict how use rates—the number of procedures performed per 1,000 population—and **outpatient** proportions are **likely** to change as managed care continues to penetrate their health care markets. The most striking...
- ...supports an employer mandate that forces companies with 100 or more employees to provide medical insurance for their workers. The AMA also suggests MDs disclose their rates to patients. MDs should use Medicare's Resource Based Relative Value Scale to set fees...
- ...CEP, will continue to check that hospitals are properly paying their employment and unrelated business income taxes. IRS also is focusing on how fringe benefits were reported for tax purposes, and...

15/3,K/20 (Item 2 from file: 813)

DIALOG(R) File 813: PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1079742 LAW014

Marketing Direct Concepts Answers Questions of Impropriety

DATE: April 9, 1997 09:07 EDT WORD COUNT: 484

- ...client until November of last year. She went on to say that one of the former executives of the company was found guilty of insurance fraud. Marketing Direct Concepts was hired way after this incident occurred. Another client referred to...
- ... the past. Again, these alleged problems were prior to signing with our company. In evaluating **potential clients**, we realize that past problems are inherent to a growing business but, recognizing and rectifying ...
- ...to our contract. We don't care if a company goes through two CFOs. The **bottom** line is that you have got to do what is necessary in order to get the...

15/AA,AN,TI/1 (Item 1 from file: 476)
DIALOG(R)File 476:(c) 2004 Financial Times Ltd. All rts. reserv.

BODLLALAB3FT

Retiring hurt but wise to the world: Norma Cohen talks to those whose plight has led to an inquiry into UK pensions

15/AA,AN,TI/2 (Item 2 from file: 476)
DIALOG(R)File 476:(c) 2004 Financial Times Ltd. All rts. reserv.

B05DJADAAPFT

UK Company News: L & G Falls 7.5 million pounds but Lifts Dividend By 3p / Annual results of Leagal and General insurance company

15/AA,AN,TI/3 (Item 1 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.

20000217048B2434

IMRglobal Signs Strategic Partnership Agreement With Quorum Health Resources

15/AA,AN,TI/4 (Item 1 from file: 621)
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

01757538 Supplier Number: 53222148 MedicalControl Announced Third Quarter Results.

15/AA,AN,TI/5 (Item 1 from file: 624)
DIALOG(R)File 624:(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0267572

OAK RIDGE OFFERS CLIENTS INDIVIDUAL FINANICAL ANALYSIS

15/AA,AN,TI/6 (Item 1 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04160690 Supplier Number: 54520103

Market Memo: Should systems at risk turn to disease management?

15/AA,AN,TI/7 (Item 2 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04131668 Supplier Number: 54240293

Market Memo: Seven approaches to branding: Take your pick.

15/AA,AN,TI/8 (Item 3 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04027893 Supplier Number: 53340777 PPMCs Form Hospital Ties.

15/AA,AN,TI/9 (Item 4 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03969511 Supplier Number: 53004341

United HealthCare Posts Huge Loss Due to Realignment, Medicare HMOs.

15/AA;AN,TI/10 (Item 5 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03917993 Supplier Number: 50139425

DLJ LOSES II-TEAMER TO BUY SIDE, SHIFTS BANK COVERAGE

15/AA,AN,TI/11 (Item 6 from file: 636)

DIALOG(R) File 636: (c) 2004 The Gale Group. All rts. reserv.

03864015 Supplier Number: 48419879

Perspectives: Sub-Acute Payment Changes Hint At Brave New World of Outcomes

15/AA, AN, TI/12 (Item 7 from file: 636)

DIALOG(R) File 636: (c) 2004 The Gale Group. All rts. reserv.

03717953 Supplier Number: 48030888

Colorado Risk Adjusts Medicaid Rates; Other States Look to Diagnosis-Based Pay

15/AA, AN, TI/13 (Item 8 from file: 636)

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03622335 Supplier Number: 47500077

20 Secrets of Negotiating Managed Care Contracts

15/AA,AN,TI/14 (Item 9 from file: 636)

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03573355 Supplier Number: 47395521

Japanese Health Insurance Move To Double Drug Cost

15/AA,AN,TI/15 (Item 10 from file: 636)

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03214223 Supplier Number: 46592407

The millennium clock is ticking

15/AA,AN,TI/16 (Item 11 from file: 636)

DIALOG(R) File 636: (c) 2004 The Gale Group. All rts. reserv.

03028250 Supplier Number: 46186078

Face Lifts

15/AA, AN, TI/17 (Item 12 from file: 636)

DIALOG(R) File 636:(c) 2004 The Gale Group. All rts. reserv.

02670801 Supplier Number: 45415043

Medicaid HMOs Beefing Up Payments To Get Physicians to Sign Contracts

15/AA, AN, TI/18 (Item 13 from file: 636)

DIALOG(R) File 636: (c) 2004 The Gale Group. All rts. reserv.

02374363 Supplier Number: 44677388

Analysis Tracks Care Shift

15/AA,AN,TI/19 (Item 1 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

1192418

Rahway Hospital Standard & Poor's Outlook Revised to Negative; Rating Affirmed

15/AA,AN,TI/20 (Item 2 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

1079742

Marketing Direct Concepts Answers Questions of Impropriety

15/AA,AN,TI/21 (Item 3 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

0571669

HEALTHDYNE ANNOUNCES 1992 FINANCIAL RESULTS

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?show files;ds
File 149:TGG Health&Wellness DB(SM) 1976-2004/Jul W4
         (c) 2004 The Gale Group
File 43: Health News Daily - Subs 1990-2004/Aug 12
         (c) 2004 F-D-C reports Inc.
File 444: New England Journal of Med. 1985-2004/Aug W3
         (c) 2004 Mass. Med. Soc.
File 625: American Banker Publications 1981-2004/Aug 13
         (c) 2004 American Banker
File 637: Journal of Commerce 1986-2004/Aug 10
         (c) 2004 Commonwealth Bus. Media
     13:BAMP 2004/Aug W1
File
         (c) 2004 The Gale Group
      75:TGG Management Contents(R) 86-2004/Aug W1
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                Description
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             LV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR A-
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             PECT ??? OR PREDICT ??? OR FORESEE? ? OR CONTINGEN ?? OR ASSUMPT-
             IVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POT-
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             RER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPER-
             ATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR
              CLIENT? ?
                PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE
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             OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)E-
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       239663
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S15
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           2
                S10(S)S15
S16
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                S12 NOT PY>2000
S17
                S17 NOT PD=20000902:20040930
           22
S18
           22
                RD (unique items)
S19
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(Item 2 from file: 149) 19/3,K/2 DIALOG(R)File 149:TGG Health&Wellness DB(SM) (c) 2004 The Gale Group. All rts. reserv.

(USE FORMAT 7 OR 9 FOR FULL TEXT) SUPPLIER NUMBER: 21165965 Covering "Hard-to-Place" Physicians. (underwriting risk for medical malpractice)

Shaw, Cynthia

Best's Review - Property-Casualty Insurance Edition, v98, n5, p81(1)

Sept,

1998

ISSN: 0161-7745 LANGUAGE: English PUBLICATION FORMAT: Magazine/Journal

RECORD TYPE: Fulltext TARGET AUDIENCE: Trade LINE COUNT: 00298 WORD COUNT: 2307

...exclusions that placed severe restrictions on the circumstances under which they could practice medicine. Further, rates for this coverage were significantly higher. Difficult risks. Underwriters reserve this category for physicians who have already had...cases, underwriters considered these physicians mid-level risks not because of any blemishes on their records , but because they required additional coverage for " prior acts," claims that might arise based on treatment that occurred before the new policy period began. Finding the Right Coverage Today's environment makes the process of finding the appropriate coverage for physicians more complex than ever. Agents and brokers must not only know which category their client will most likely occupy given his recent record, but also where individual carriers in both the admitted and...

...current coverage. Policy Tails. Insurers vary widely on their approach to "tails" that pro- vide coverage for prior acts after a previous policy expires. Some standard markets offer these tails with no additional premium for death, disability...

...see how best to cover future expenses in the event they stop practicing or replace coverage with a carrier unwilling or unable to provide prior acts coverage . Proactive Risk Management Comprehensive medical malpractice policies provide a valuable and essential shield against the financial consequences of lawsuits. However, in today's increasingly complex...

(Item 3 from file: 149) 19/3,K/3 DIALOG(R) File 149: TGG Health & Wellness DB(SM) (c) 2004 The Gale Group. All rts. reserv.

(USE FORMAT 7 OR 9 FOR FULL TEXT) SUPPLIER NUMBER: 20766971 01771829 Illuminating the 'black box': a description of 4454 patient visits to 138 family physicians.

Stange, Kurt C.; Zyzanski, Stephen J.; Jaen, Carlos R.; Callahan, Edward J. ; Kelly, Robert B.; Gillanders, William R.; Shank, J. Christopher; Chao, Jason; Medalie, Jack H.; Miller, William L.; Crabtree, Benjamin F.; Flocke, Susan A.; Gilchrist, Valerie J.; Langa, Doreen M.; Goodwin, Meredith A. Journal of Family Practice, v46, n5, p377(13) May,

PUBLICATION FORMAT: Magazine/Journal; Refereed ISSN: 0094-3509 LANGUAGE: English RECORD TYPE: Fulltext TARGET AUDIENCE: Professional 10233 LINE COUNT: 01061 WORD COUNT:

likely to be established patients (NAMCS=88%) and to have a managed care type of insurance (NAMCS=21%).

Medical records were available for review for 4432 of the 4454 observed visits (99.5%). Patient exit...

...were returned by 3283 patients, for a 74% response rate. As shown in Table 3, patients who returned questionnaires were more likely than nonreturners to be older, female, white, married, to have a greater number of chronic...

 \dots In addition, smokers and patients presenting for an acute illness were slightly less likely to ${\tt return}$ exit questionnaires.

TABLE 3

Characteristics of Patient Population

Entire Sample
 (N=4454)
% or Mean...

Characteristic

19/3,K/6 (Item 6 from file: 149)
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01436869 SUPPLIER NUMBER: 15268431 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Risk adjustment for a children's capitation rate. (Medicare and Medicaid
Managed Care: Issues and Evidence)

Newhouse, Joseph P.; Sloss, Elizabeth M.; Manning, Willard G., Jr.; Keeler, Emmett B.

Health Care Financing Review, v15, n1, p39(16)

Fall,

1993

PUBLICATION FORMAT: Magazine/Journal ISSN: 0195-8631 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract TARGET AUDIENCE: Professional

WORD COUNT: 7585 LINE COUNT: 00624

... equally pay HMOs whose mixes of health risks differ, whether through deliberate action on the **HMO** 's part or simply through random events.

Including **prior** use and our measures of health status raises the proportion of explained variance to the 65 to 70 percent range, but, as Table 4 shows, there are nonetheless substantial **profits** to be made from selective enrollment and disenrollment. if one wants to do better, one...

19/3,K/8 (Item 8 from file: 149)
DIALOG(R)File 149:TGG Health&Wellness DB(SM)
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01183409 SUPPLIER NUMBER: 07461491 (USE FORMAT 7 OR 9 FOR FULL TEXT) Ethical perspectives on prospective payment. (Cost Containment, DRGs, and The Ethics of Health Care)

Dougherty, Charles J.

The Hastings Center Report, v19, n1, p5(7)

Jan-Feb,

1989

PUBLICATION FORMAT: Magazine/Journal ISSN: 0093-0334 LANGUAGE: English

RECORD TYPE: Fulltext TARGET AUDIENCE: Professional

WORD COUNT: 5426 LINE COUNT: 00534

5:4 (1986), 5-21. 26 Susan DesHarnais et al., "The Early Effects of the **Prospective** Payment System on **Inpatient** Utilization and the Quality of Care," Inquiry 24:1 (1987), 7-16. 27 Ron J...Hospital Pharmacy 44:1 (1987), 92-95. 37 Tinker Ready, "Hospitals are Targeting the Most **Lucrative** Treatments," Health Week, 14 November 1988, 9. 38 Harry Paxton, "How Badly Is Cost-Containment...

...on New Jersey Hospitals," Inquiry 24:3 (1987), 211-20; Kenneth E. Thorpe, "Does All- Payer Rate Setting Work? The Case of the New York Prospective Hospital Reimbursement Methodology," Journal of Health...

19/3, K/17 (Item 9 from file: 43)
DIALOG(R) File 43: Health News Daily - Subs
(c) 2004 F-D-C reports Inc. All rts. reserv.

00009847 F-D-C Accession Number 03042340006 Health News Daily -- December 3, 1992 Volume 4, Issue 234

New Jersey expanding access through community rating, subsidized health plan; state replaces hospital surcharge with unemployment funds, payroll tax.

NEW JERSEY TURNS TO COMMUNITY RATING, SUBSIDIZED HEALTH INSURANCE in an effort to expand access to health care for the estimated 1 mil. state...

... Care Reform Act of 1992 was signed into law by Gov. James Florio (D) shortly **before** midnight.

Under the new law, private health insurance companies are obligated to provide coverage to all applicants, including individuals and small groups of less than 50 members. In addition, insurers will have to set a community rate for coverage and offer health insurance at one price for all enrollees regardless of age, occupation and other risk factors.

Private...

... cents in benefit payments for every dollar in premiums, restricting costs for administration, overhead and **profits** to no more than 25 cents per premium dollar. "Right now, health insurance companies spend...

... care, emergency room visits, hospitalization and prescription drugs. Premiums will be determined on a sliding **income** scale with limited copayments.

Scheduled to take effect on Jan. 1, 1994, the New Jersey...

... Alfred Wolin concluded that New Jersey's health care surcharge violates the federal Employee Retirement **Income** Security Act. Under his ruling, New Jersey was unable to impose the surcharge not only...

... health care, and hospitals are concerned that they will receive reduced reimbursements for treating indigent **patients**. The state legislature is **expected** to revisit the reform legislation as early as this month.

19/AA,AN,TI/1 (Item 1 from file: 149)
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01841600 SUPPLIER NUMBER: 54771783

Do Minority Children and Families Feel the Need for More Diabetes Education? (Abstract)

19/AA,AN,TI/2 (Item 2 from file: 149)
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01793623 SUPPLIER NUMBER: 21165965

Covering "Hard-to-Place" Physicians. (underwriting risk for medical malpractice)

19/AA,AN,TI/3 (Item 3 from file: 149)
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01771829 SUPPLIER NUMBER: 20766971

Illuminating the 'black box': a description of 4454 patient visits to 138 family physicians.

19/AA,AN,TI/4 (Item 4 from file: 149)
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01681760 SUPPLIER NUMBER: 18554263

Clinical experimentation: lessons from lung volume reduction surgery.

19/AA,AN,TI/5 (Item 5 from file: 149)
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01619830 SUPPLIER NUMBER: 18339036

Which groups of patients benefit from helicopter evacuation?

19/AA,AN,TI/6 (Item 6 from file: 149)
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01436869 SUPPLIER NUMBER: 15268431

Risk adjustment for a children's capitation rate. (Medicare and Medicaid Managed Care: Issues and Evidence)

19/AA,AN,TI/7 (Item 7 from file: 149)
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01419738 SUPPLIER NUMBER: 13688930

Dilemmas of disclosure to patients and colleagues when a therapist faces life-threatening illness.

19/AA,AN,TI/8 (Item 8 from file: 149)
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01183409 SUPPLIER NUMBER: 07461491

Ethical perspectives on prospective payment. (Cost Containment, DRGs, and The Ethics of Health Care)

19/AA,AN,TI/9 (Item 1 from file: 43)
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Mentor, Inamed Saline Breast Implants Deemed Approvable By FDA Panel

19/AA,AN,TI/10 (Item 2 from file: 43)
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00031920 F-D-C Accession Number 03101380002

Outpatient/home health prospective pay delays are necessary to ensure Year 2000 compliance, HCFA's DeParle tells House panel; legislators concerned about HHA impact.

19/AA,AN,TI/11 (Item 3 from file: 43)
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00026399 F-D-C Accession Number 03090160000

Increased Medicare cost-sharing recommended to Senate Budget Committee by economist Frech; panel members criticize Administration HMO, home health proposals.

19/AA,AN,TI/12 (Item 4 from file: 43)
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00026383 F-D-C Accession Number 03090150000

President's Medicare plan includes \$6 bil. in new benefit spending over five years, outpatient hospital PPS system with 20% co-pay by 2007.

19/AA,AN,TI/13 (Item 5 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00023130 F-D-C Accession Number 03080570004

New York plan to end hospital rate-setting would fund uncompensated care, other public health services with 9% hospital surcharge.

19/AA,AN,TI/14 (Item 6 from file: 43)
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00017745 F-D-C Accession Number 030602420001

Medicare managed care enrollees could see extra benefits such as drug, optical coverage under proposed adjusted community rate -- ProPAC analyst.

19/AA,AN,TI/15 (Item 7 from file: 43)
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00012656 F-D-C Accession Number 03051930000

Rep. Cooper introduces "pure" managed competition legislation Oct. 6; bipartisan bill has 40 House cosponsors; Senate companion measure expected within two weeks.

19/AA,AN,TI/16 (Item 8 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

Physicians should be rewarded for quality, not decreased volume, AMA proposal asserts; annual House of Delegates meeting begins June 13.

19/AA,AN,TI/17 (Item 9 from file: 43)
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00009847 F-D-C Accession Number 03042340006

New Jersey expanding access through community rating, subsidized health plan; state replaces hospital surcharge with unemployment funds, payroll tax.

19/AA,AN,TI/18 (Item 10 from file: 43)
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00008506 F-D-C Accession Number 03041240002

Regulation of drug pricing, pharmaceutical R&D should be considered by federal health policymakers, ProPAC staffers argue in Health Affairs study.

19/AA,AN,TI/19 (Item 11 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00007399 F-D-C Accession Number 03040400007

Fertility lab accreditation should be conducted by private sector, College of American Pathologists argues at Feb. 27 House subcommittee hearing.

19/AA,AN,TI/20 (Item 1 from file: 444)
DIALOG(R)File 444:(c) 2004 Mass. Med. Soc. All rts. reserv.

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00119489

The Association between For-Profit Hospital Ownership and Increased Medicare Spending (Special Article)

19/AA,AN,TI/21 (Item 1 from file: 625)
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0172821

IRS Upgrades Actuarial Capabilities

19/AA,AN,TI/22 (Item 1 from file: 13)
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1089705 Supplier Number: 01597674
One Gift, Many Unhappy Returns: Donors, charities, tax preparers and plan promoters are all vulnerable if the IRS cracks down on charitable reverse split-dollar plans.

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            960 S L6(5A)L7
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The Journal of Economic Perspectives, Vol. 5, No. 4. (Autumn, 1991), pp. 123-138.

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The Journal of Economic Perspectives, Vol. 4, No. 3. (Summer, 1990), pp. 113-130.

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Product Markets and 1992: Full Integration, Large Gains? (in Symposia: 54.

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Harry Flam

The Journal of Economic Perspectives, Vol. 6, No. 4. (Autumn, 1992), pp.

7-30.

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The Journal of Economic Perspectives, Vol. 8, No. 3. (Summer, 1994), pp. 31-43.

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Jean-Charles Rochet; Jean Tirole

Journal of Money, Credit and Banking, Vol. 28, No. 4, Part 2: Payment Systems Research and Public Policy Risk, Efficiency, and Innovation. (Nov., 1996), pp. 832-862.

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